

Information to identify the case:

Debtor 1 **Christine T. Wingert**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5358**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Western District of Virginia**

Case number: **15-62393**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christine T. Wingert
aka Christine Todt

6/8/16

By the court: Rebecca B. Connelly
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Virginia

In re:
Christine T. Wingert
Debtor

Case No. 15-62393-rbc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-6

User: stonen
Form ID: 318

Page 1 of 2
Total Noticed: 27

Date Rcvd: Jun 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2016.

db +Christine T. Wingert, 9637 Brading Lane, Midlothian, VA 23112-1555
cr +Pingora Loan Servicing, LLC, C/O McCabe, Weisberg & Conway, LLC,
312 Marshall Avenue, Suite 800, Laurel, MD 20707-4808
4215258 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
4221491 +Cenlar FSB, Attention: BK Department, 425 Phillip Boulevard, Ewing, NJ 08618-1430
4215259 +Centra Health, 1502 Williamson Ro, Roanoke, VA 24012-5130
4215261 +Creditors Collection S, Only By Phone, Na, VA 24018
4215263 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
(address filed with court: Focused Recovery Solut, 9701 Metropolitan Ct Ste,
North Chesterfield, VA 23236)
4215262 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
4215264 +Home Furnishings, 5324 Virginia Beach Blvd, Virginia Beach, VA 23462-1828
4215266 +Navy Federal Cr Union, Po Box 3700, Merrifield, VA 22119-3700
4221880 +Pingora Loan Servicing, LLC, Justina Martynaityte, Esq., McCabe, Weisberg & Conway, P.C.,
312 Marshall Avenue, Suite 800, Laurel, MD 20707-4808
4215267 +Radiology Consultants, 9701 Metropolitan Ct Ste, North Chesterfield, VA 23236-3690
4215268 +Sca Cred Svc, 1502 Williamson Ro, Roanoke, VA 24012-5100
4215269 +Southside Comm. Hospital, 800 Oak Street, Farmville, VA 23901-1199

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: carolyn.webb@bankatunion.com Jun 08 2016 21:39:45 Union Bank and Trust,
PO Box 940, Ruther Glen, VA 22546-0940
4215257 EDI: CAPITALONE.COM Jun 08 2016 21:33:00 Capital One Bank Usa N, 15000 Capital One Dr,
Richmond, VA 23238
4215260 +E-mail/Text: kzoepfel@credit-control.com Jun 08 2016 21:39:35 Central Loan Admin & R,
425 Phillips Blvd, Ewing, NJ 08618-1430
4215265 +EDI: CBSKOHL.S.COM Jun 08 2016 21:33:00 Kohls/Capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
4215270 +EDI: RMSC.COM Jun 08 2016 21:33:00 Synch/Belk, Po Box 965028, Orlando, FL 32896-5028
4215271 +EDI: RMSC.COM Jun 08 2016 21:33:00 Synch/Lowes, Po Box 965005, Orlando, FL 32896-5005
4215272 +EDI: RMSC.COM Jun 08 2016 21:33:00 Synch/Sams Club Dc, Po Box 965005,
Orlando, FL 32896-5005
4215273 +EDI: RMSC.COM Jun 08 2016 21:33:00 Synch/Stein Mart Dc, Po Box 965005,
Orlando, FL 32896-5005
4215274 +EDI: RMSC.COM Jun 08 2016 21:33:00 Synch/Walmart Dc, Po Box 965024,
Orlando, FL 32896-5024
4215275 E-mail/Text: carolyn.webb@bankatunion.com Jun 08 2016 21:39:45 Union Bnk&Tr, Po Box 940,
Ruther Glen, VA 22546
4215276 +EDI: USAA.COM Jun 08 2016 21:33:00 Usaa Savings Bank, Po Box 47504,
San Antonio, TX 78265-7504
4215277 +EDI: VACU.COM Jun 08 2016 21:33:00 Va Credit Union, 7500 Boulders View Drive,
Richmond, VA 23225-4066
4215278 +EDI: WFFC.COM Jun 08 2016 21:33:00 Wf Pll, Po Box 94435, Albuquerque, NM 87199-4435
TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Pingora Loan Servicing, LLC, Movant
4287505* +Cenlar FSB, Attention: BK Department, 425 Phillip Boulevard, Ewing, NJ 08618-1430
TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2016

Signature: /s/Joseph Speetjens

District/off: 0423-6

User: stonen
Form ID: 318

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Total Noticed: 27

Date Rcvd: Jun 08, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2016 at the address(es) listed below:

Christopher Winslow on behalf of Debtor Christine T. Wingert chris@wmmlegal.com
Jonathan Michael Stapor on behalf of Creditor Pingora Loan Servicing, LLC
bankruptcyva@mw-c-law.com
Justina Martynaityte on behalf of Creditor Pingora Loan Servicing, LLC, Movant
bankruptcyva@mw-c-law.com
Justina Martynaityte on behalf of Creditor Pingora Loan Servicing, LLC
bankruptcyva@mw-c-law.com
USTrustee USTPRegion04.RN.ECF@usdoj.gov
William F Schneider(79) wfs@wfschneider.com, va31@ecfcbis.com

TOTAL: 6